

Tennessee Department of Commerce and Insurance
Securities Division
2008-09 Essay Contest for Tennessee High School Seniors
Your Financial Future - Your Decisions

Young Americans are faced with new challenges and a variety of information through the internet, friends and family, publications and television ads. These different avenues will affect how you manage your finances and prepare for your long-term financial security.

Sorting through the maze of information is arduous and can be confusing. The approach for savings and investments you make now will affect your goals and future financial situation.

Below are the different stages to think about in designing your approach for your future:

- Short term (college, graduate school)
- Early Career Years
- Mid Life
- Retirement

With these stages in mind, convey how you will plan for your financial future and your justification for your choice, keeping in mind your goals and risk tolerance.